

Fill in this information to identify the case:

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Debtor 1 Frederick Benjamin Fallon

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:16-bk-55729

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et alCourt claim no. (if known): 7

Last 4 digits of any number you use to
identify the debtor's account:

4 1 9 3

Date of payment change:

Must be at least 21 days after date
of this notice08/01/2019

New total payment:

\$ 2,283.86

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: See attachedCurrent escrow payment: \$ 579.17New escrow payment: \$ 889.58**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Frederick Benjamin Fallon
First Name Middle Name Last Name

Case number (if known) 2:16-bk-55729

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Trista Skaggs
Signature

Date 06/25/2019

Print: Trista M Skaggs
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 0836

Email bknotices@sns.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: June 12, 2019

FRED B FALLON
 C/O AUDREY J BALINT
 830 PEARL ST
 COLUMBUS OH 43206

Property Address:
 830 PEARL STREET
 COLUMBUS, OH 43206

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Sept 2018 to July 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Aug 01, 2019:
Principal & Interest Pmt:	1,394.28	1,394.28
Escrow Payment:	579.17	889.58
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,973.45	\$2,283.86

Escrow Balance Calculation	
Due Date:	Apr 01, 2019
Escrow Balance:	(5,441.28)
Anticipated Pmts to Escrow:	2,316.68
Anticipated Pmts from Escrow (-):	309.84
Anticipated Escrow Balance:	(\$3,434.44)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(62,268.42)
Sep 2018		0.10		*		0.00	(62,268.32)
Oct 2018		(431.32)		*		0.00	(62,699.64)
Oct 2018		0.02		*		0.00	(62,699.62)
Nov 2018		0.02		*		0.00	(62,699.60)
Nov 2018				335.79	* Escrow Disbursement	0.00	(63,035.39)
Dec 2018		0.01		*		0.00	(63,035.38)
Dec 2018				131.20	* Escrow Disbursement	0.00	(63,166.58)
Dec 2018				3,540.50	* County Tax	0.00	(66,707.08)
Jan 2019				130.91	* Escrow Disbursement	0.00	(66,837.99)
Feb 2019				130.91	* Escrow Disbursement	0.00	(66,968.90)
Mar 2019		0.02		*		0.00	(66,968.88)
Mar 2019		0.01		*		0.00	(66,968.87)
Mar 2019				156.01	* Escrow Disbursement	0.00	(67,124.88)
Apr 2019		0.03		*		0.00	(67,124.85)
Apr 2019		5,774.91		*	* Escrow Only Payment	0.00	(61,349.94)
Apr 2019		(0.04)		*		0.00	(61,349.98)
Apr 2019		59,335.25		*	* Escrow Only Payment	0.00	(2,014.73)
Apr 2019				154.98	* Escrow Disbursement	0.00	(2,169.71)
May 2019		579.17		*		0.00	(1,590.54)
May 2019				155.32	* Escrow Disbursement	0.00	(1,745.86)
Jun 2019				3,540.50	* County Tax	0.00	(5,286.36)
Jun 2019				154.92	* Escrow Disbursement	0.00	(5,441.28)
					Anticipated Transactions	0.00	(5,441.28)
Jun 2019		1,737.51		154.92	Forced Place Insur		(3,858.69)
Jul 2019		579.17		154.92	Forced Place Insur		(3,434.44)

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: June 12, 2019

FRED B FALLON

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(3,434.44)	1,770.29
Aug 2019	745.00	154.92	Forced Place Insur	(2,844.36)	2,360.37
Sep 2019	745.00	154.92	Forced Place Insur	(2,254.28)	2,950.45
Oct 2019	745.00	154.92	Forced Place Insur	(1,664.20)	3,540.53
Nov 2019	745.00	154.92	Forced Place Insur	(1,074.12)	4,130.61
Dec 2019	745.00	154.92	Forced Place Insur	(484.04)	4,720.69
Jan 2020	745.00	3,540.50	County Tax	(3,279.54)	1,925.19
Jan 2020		154.92	Forced Place Insur	(3,434.46)	1,770.27
Feb 2020	745.00	154.92	Forced Place Insur	(2,844.38)	2,360.35
Mar 2020	745.00	154.92	Forced Place Insur	(2,254.30)	2,950.43
Apr 2020	745.00	154.92	Forced Place Insur	(1,664.22)	3,540.51
May 2020	745.00	154.92	Forced Place Insur	(1,074.14)	4,130.59
Jun 2020	745.00	3,540.50	County Tax	(3,869.64)	1,335.09
Jun 2020		154.92	Forced Place Insur	(4,024.56)	1,180.17
Jul 2020	745.00	154.92	Forced Place Insur	(3,434.48)	1,770.25
	<u>\$8,940.00</u>	<u>\$8,940.04</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,180.17. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,490.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$3,434.44). Your starting balance (escrow balance required) according to this analysis should be \$1,770.29. This means you have a shortage of \$5,204.73. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be \$8,940.04. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	745.00
Surplus Amount:	0.00
Shortage Amount:	144.58
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$889.58</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$2,139.28 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 27180)

GHIDOTTI | BERGER

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottiberger.com

Attorney for Creditor

U.S. Bank Trust National Association, as Trustee of Tiki Series III Trust

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO— COLUMBUS DIVISION

In Re:) CASE NO.: 16-55729
)
Frederick Benjamin Fallon,) CHAPTER 13
)
Debtors.) **CERTIFICATE OF SERVICE**

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On June 25, 2019 I served the following documents described as:

- **NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Frederick Benjamin Fallon
830 S. Pearl St.
Columbus, OH 43206

US Trustee

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 43215

Chapter 13 Trustee

Faye D. English
Chapter 13 Trustee
10 West Broad Street
Suite 900
Columbus, OH 43215-3449

Debtor's Counsel

Mary Elizabeth Martindell
131 S Prospect Road
Marion, OH 43302

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 25, 2019 at Santa Ana, California

/s/ Lauren Simonton

Lauren Simonton